

Certificate Number: 17082-MSS-DE-039906679

Bankruptcy Case Number: 25-50928



17082-MSS-DE-039906679

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 24, 2025, at 5:52 o'clock PM MST, FRANCISCO J ESPINDOLA completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Southern District of Mississippi.

Date: July 24, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director